What is claimed is:

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- 1. A textile finish resistant to mark-off, in which said finish comprises a combination of a first urethane polymer having an elongation at break of at least 500% and a second urethane polymer having an elongation at break of less than 500%, wherein the ratio of said first urethane polymer to said second urethane polymer is between about 20:1 and about 5:1 on a solids basis.
- 2. The textile finish of Claim 1, wherein the ratio of said first urethane polymer to said second urethane polymer is about 10:1 on a solids basis.
- 3. The textile finish of Claim 1, wherein said first urethane polymer and said second urethane polymer are selected from the group consisting of aliphatic polyesters, aliphatic polyethers, and aliphatic polycarbonates.
- 15 4. The textile finish of Claim 1, wherein said first urethane polymer is an aliphatic polyester urethane.
 - 5. The textile finish of Claim 1, wherein said second urethane polymer is an aliphatic polyester urethane.
 - 6. The textile finish of Claim 1, wherein a flame retardant compound is incorporated into the molecular backbone of at least one of said urethane polymers.
 - 7. The textile finish of Claim 1, wherein said first urethane polymer has a hardness of between about 5 and about 25 on the Sward Rocker Hardness scale.

- 8. The textile finish of Claim 1, wherein said second urethane polymer has a hardness of greater than about 25 on the Sward Rocker Hardness scale.
- 9. A process for making a flame retardant coated fabric, said process comprising the steps of:
 - (a) providing a fabric;
 - (b) processing said fabric in a jet-dyeing machine to exhaust a flame retardant chemical into said fabric; and
 - (c) coating said flame retardant fabric with a polymer finish, said polymer finish comprising a combination of a first urethane polymer having an elongation of at least 500% and a second urethane polymer having an elongation of less than 500%, wherein the ratio of said first urethane polymer to said second urethane polymer is between about 20:1 and about 5:1 on a solids basis.

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- 10. The process of Claim 9, wherein said fabric has a knit construction.
- 11. The process of Claim 9, wherein said fabric has a raschel knit construction.
- 20 12. The process of Claim 9, wherein said flame retardant chemical contains a chlorinated phosphate ester.
 - 13. The process of Claim 9, wherein said fabric is dyed during step (b), using disperse dyes.

- 14. The process of Claim 9, wherein step (c) is accomplished by padding an aqueous solution of said first urethane polymer and said second urethane polymer onto said fabric.
- The process of Claim 9, wherein said first urethane polymer has a hardness of between about 5 and about 25 on the Sward Rocker Hardness scale and said second urethane polymer has a hardness of greater than about 25 on the Sward Rocker Hardness scale.
- 10 16. The process of Claim 15, wherein the dry add-on level of said polymer finish is between about 2% and about 15%.
 - 17. The process of Claim 16, wherein said dry add-on level of said polymer finish is between about 2.5% and about 5%.
 - 18. The process of Claim 9, wherein said first urethane polymer and said second urethane polymer are selected from the group consisting of aliphatic polyesters, aliphatic polyethers, and aliphatic polycarbonates.
- 20 19. The process of Claim 18, wherein said first urethane polymer and said second urethane polymer are aliphatic polyesters.
 - 20. The process of Claim 18, wherein a flame retardant compound is incorporated into the molecular backbone of at least one of said urethane polymers.

- 21. A fabric product, said fabric product comprising:
 - (a) a fabric comprising a plurality of yarns into which a flame retardant chemical has been incorporated,
 - (b) a polymer finish applied to said fabric, said polymer finish comprising a combination of a first urethane polymer having an elongation at break of at least 500% and a second urethane polymer having an elongation at break of less than 500%, wherein the ratio of said first urethane polymer to said second urethane polymer is between about 20:1 and about 5:1 on a solids basis.

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- 22. The fabric product of Claim 21, wherein said fabric has a knit construction.
- 23. The fabric product of Claim 21, wherein said fabric has a woven construction.
- 15 24. The fabric product of Claim 21, wherein said fabric has a nonwoven construction.
 - 25. The fabric product of Claim 21, wherein said flame retardant chemical contains a chlorinated phosphate ester.
- 20 26. The fabric product of Claim 21, wherein said polymer finish is transparent.
 - 27. The fabric product of Claim 21, wherein the dry add-on level of said polymer finish is between about 2% and about 15%.
- 25 28. The fabric product of Claim 24, wherein said dry add-on level of said polymer finish is between about 2.5% and about 5%.

29. The fabric product of Claim 21, wherein said first urethane polymer and said second urethane polymer are selected from the group consisting of aliphatic polyesters, aliphatic polyethers, and aliphatic polycarbonates.

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30. The fabric product of Claim 29, wherein said first urethane polymer and said second urethane polymer are aliphatic polyesters.

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The fabric product of Claim 21, wherein said fabric product passes the NFPA
Small Scale 701 Vertical Flame Test (1989).

32. The fabric product of Claim 22, wherein said fabric product has hand of at least 900 grams in the wales direction and at least 400 grams in the courses direction, as measured according to ASTM Test Method D6828-02.